B1 (Official Form 1)(12/11) United	States Bankı District of Ne		ourt				Vol	untary Petition
Name of Debtor (if individual, enter Last, First <b>Fink, Brian K</b>	Name of Debtor (if individual, enter Last, First, Middle): Fink, Brian K				Name of Joint Debtor (Spouse) (Last, First, Middle): Fink, Jean M			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					used by the J maiden, and			s years
Last four digits of Soc. Sec. or Individual-Taxp (if more than one, state all)  xxx-xx-5705	ayer I.D. (ITIN) No./0	Complete EIN		our digits of than one, state	all)	Individual-1	Гахрауег I.l	D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, 9905 Moon Valley Place Las Vegas, NV	_	ZIP Code <b>89134</b>	990		Joint Debtor Valley Plac NV	•	reet, City, a	ZIP Code
County of Residence or of the Principal Place of Clark		09134	Count	•	ence or of the	Principal Pla	ace of Busin	89134 ness:
Mailing Address of Debtor (if different from str	reet address):	ZID C I.	Mailin	ng Address	of Joint Debte	or (if differe	nt from stre	
Location of Principal Assets of Business Debto (if different from street address above):	г	ZIP Code	1					ZIP Code
Type of Debtor  (Form of Organization) (Check one box)  Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Chapter 15 Debtors  Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:  Filing Fee (Check one bo  Full Filing Fee attached  Filing Fee to be paid in installments (applicable to attach signed application for the court's considera debtor is unable to pay fee except in installments. Form 3A.	(Check  Health Care Bu Single Asset Re in 11 U.S.C. § 1 Railroad Stockbroker Commodity Bro Clearing Bank Other  Tax-Exe (Check box Debtor is a tax-ex under Title 26 of Code (the Internal	cal Estate as de 101 (51B)  coker  mpt Entity , if applicable) empt organizatithe United State I Revenue Code  Check one Deb Check if:	on s ). e box: otor is a srotor is not	defined "incurr a perso  mall business a small business regate nonco	the F er 7 er 9 er 11 er 12 er 13  are primarily co l in 11 U.S.C. § ed by an indivi- nal, family, or l  Chap debtor as defin	Petition is Fi	hapter 15 Po a Foreign I hapter 15 Po a Foreign I hapter 15 Po a Foreign I e of Debts c one box) for pose."	etition for Recognition Main Proceeding etition for Recognition Nonmain Proceeding  Debts are primarily business debts.
Filing Fee waiver requested (applicable to chapter attach signed application for the court's considera		B. Acc	lan is beir	ng filed with of the plan w	this petition. were solicited pr S.C. § 1126(b).			e classes of creditors,
Statistical/Administrative Information  ■ Debtor estimates that funds will be available  □ Debtor estimates that, after any exempt proper there will be no funds available for distributions.	perty is excluded and	administrative		es paid,		THIS	SPACE IS I	FOR COURT USE ONLY
Estimated Number of Creditors	1,000- 5,001- 5,000 10,000		] 5,001- 0,000	50,001- 100,000	OVER 100,000			
Estimated Assets	\$1,000,001 \$10,000,001 to \$10 to \$50 million	to \$100 to	]  00,000,001  \$500  illion	\$500,000,001 to \$1 billion				
Estimated Liabilities	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	to \$100 to		\$500,000,001 to \$1 billion				

Case 12-23035-abl Doc 1 Entered 11/26/12 15:11:26 Page 2 of 53

B1 (Official For	m 1)(12/11)		Page 2		
Voluntar	y Petition	Name of Debtor(s): Fink, Brian K			
(This page mu	st be completed and filed in every case)	Fink, Jean M			
	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, atta	ach additional sheet)		
Location Where Filed:	- None -	Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)		
Name of Debte - None -	or:	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A	(To be completed if debton is on inc	Exhibit B		
forms 10K at pursuant to S	leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	(To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).			
☐ Exhibit	A is attached and made a part of this petition.	X /s/ Samuel A. Schwa Signature of Attorney for De Samuel A. Schwartz	ebtor(s) (Date)		
	Exh	ibit C			
Does the debto	r own or have possession of any property that poses or is alleged to		tifiable harm to public health or safety?		
☐ Yes, and ☐ No.	Exhibit C is attached and made a part of this petition.				
(T. 1		ibit D			
_	eted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made	-	tach a separate Exhibit D.)		
If this is a joi	nt petition:				
■ Exhibit	D also completed and signed by the joint debtor is attached a	• •			
	Information Regardin (Check any ap	•			
•	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principa	l assets in this District for 180 than in any other District.		
	There is a bankruptcy case concerning debtor's affiliate, go		-		
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a de	fendant in an action or		
	Certification by a Debtor Who Reside (Check all app		roperty		
	Landlord has a judgment against the debtor for possession		ecked, complete the following.)		
(Name of landlord that obtained judgment)					
	(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment to	for possession, after the judgme	ent for possession was entered, and		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	·			
I 🗆	Debtor certifies that he/she has served the Landlord with the	nis certification, (11 U.S.C. § 36	52(1)).		

B1 (Official Form 1)(12/11) Page 3

### **Voluntary Petition**

(This page must be completed and filed in every case)

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7, I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Brian K Fink

Signature of Debtor Brian K Fink

### X /s/ Jean M Fink

Signature of Joint Debtor Jean M Fink

Telephone Number (If not represented by attorney)

#### November 26, 2012

Date

### Signature of Attorney\*

### X /s/ Samuel A. Schwartz. Esq.

Signature of Attorney for Debtor(s)

#### Samuel A. Schwartz. Esq. 10985

Printed Name of Attorney for Debtor(s)

### The Schwartz Law Firm, Inc.

Firm Name

6623 Las Vegas Blvd. South, Suite 300 Las Vegas, NV 89119

Address

### Email: sam@schwartzlawyers.com (702) 385-5544 Fax: (702) 385-2741

Telephone Number

### November 26, 2012

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 $\mathbf{X}$ 

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Fink, Brian K

Fink, Jean M

### Signatures

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

<b>T</b> 7
Λ

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

### United States Bankruptcy Court District of Nevada

In re	Brian K Fink Jean M Fink		Case No.	
		Debtor(s)	Chapter	11

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ■1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

□4. I am not required to receive a credit counseling briefing because of: [Check the applicable	
statement.] [Must be accompanied by a motion for determination by the court.]	
□Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or men	ıtal
deficiency so as to be incapable of realizing and making rational decisions with respect to financial	
responsibilities.);	
□Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being	
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or	r
through the Internet.);	
□Active military duty in a military combat zone.	
□5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Brian K Fink	
Brian K Fink	
Date: November 26, 2012	

Certificate Number: 03088-NV-CC-019640292



### **CERTIFICATE OF COUNSELING**

I CERTIFY that on November 13, 2012, at 12:35 o'clock AM CST, Brian Fink received from Debt Education and Certification Foundation, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Nevada, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: November 13, 2012 By: /s/Frank Scott

Name: Frank Scott

Title: Counselor

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

B 1D (Official Form 1, Exhibit D) (12/09)

### United States Bankruptcy Court District of Nevada

In re	Brian K Fink Jean M Fink		Case No.	
		Debtor(s)	Chapter	11

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ■1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

□4. I am not required to receive a credit cou	inseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for	determination by the court.]
□Incapacity. (Defined in 11 U.S.C. §	§ 109(h)(4) as impaired by reason of mental illness or mental
deficiency so as to be incapable of realizing	and making rational decisions with respect to financial
responsibilities.);	
• • •	109(h)(4) as physically impaired to the extent of being
, 1	e in a credit counseling briefing in person, by telephone, or
through the Internet.);	
□Active military duty in a military c	combat zone.
□5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling n this district.
I certify under penalty of perjury that the	e information provided above is true and correct.
Signature of Debtor:	/s/ Jean M Fink
	Jean M Fink
Date: November 26,	, 2012

Certificate Number: 03088-NV-CC-019640293



### **CERTIFICATE OF COUNSELING**

I CERTIFY that on November 13, 2012, at 12:35 o'clock AM CST, Jean Fink received from Debt Education and Certification Foundation, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Nevada, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: November 13, 2012

By: /s/Frank Scott

Name: Frank Scott

Title: Counselor

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 03088-NV-CC-019640292



### **CERTIFICATE OF COUNSELING**

I CERTIFY that on November 13, 2012, at 12:35 o'clock AM CST, Brian Fink received from Debt Education and Certification Foundation, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Nevada, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: November 13, 2012 By: /s/Frank Scott

Name: Frank Scott

Title: Counselor

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

### UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

B 201B (Form 201B) (12/09)

# United States Bankruptcy Court District of Nevada

		2 201100 01 1 (0 / 0000		
In re	Brian K Fink Jean M Fink	Debtor(s)	Case No. Chapter	11
		Debtor(s)	Chapter	11
		N OF NOTICE TO CONSUME 342(b) OF THE BANKRUPTC	`	S)
	I (Wa) the debter(e) affirm that I (wa) h	Certification of Debtor	as as required by	8 242(h) of the Denkminter
Code.	I (We), the debtor(s), affirm that I (we) h	iave received and read the attached noti	ce, as required by	§ 542(b) of the Bankruptcy
Brian I Jean N		X /s/ Brian K Fink		November 26, 2012
Printed	l Name(s) of Debtor(s)	Signature of Deb	tor	Date
Case N	Jo. (if known)	${ m X}$ /s/ Jean M Fink		November 26, 2012
		Signature of Join	t Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**B4** (Official Form 4) (12/07)

## **United States Bankruptcy Court District of Nevada**

_	Brian K Fink Jean M Fink		Case No.	
	Jean W Filik	Debtor(s)	Chapter	11

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
(1)	(2)	(3)	(4)	(3)
Name of creditor and complete	Name, telephone number and complete	Nature of claim (trade	Indicate if claim is	Amount of claim
mailing address including zip	mailing address, including zip code, of	debt, bank loan,	contingent,	[if secured, also
code	employee, agent, or department of creditor	government contract.	unliquidated,	state value of
coae		0		
	familiar with claim who may be contacted	etc.)	disputed, or subject to setoff	security]
Bank Of America	Bank Of America	CreditCard	J JJ	24,732.00
Po Box 982235	Po Box 982235			
El Paso, TX 79998	El Paso, TX 79998			
Bank Of America	Bank Of America	CreditCard		22,465.00
Attention: Recovery	Attention: Recovery Department			
Department	4161 Peidmont Pkwy.			
4161 Peidmont Pkwy.	Greensboro, NC 27410			
Greensboro, NC 27410				
Bank Of Nevada	Bank Of Nevada	Unsecured		74,814.00
2700 W Sahara Ave	2700 W Sahara Ave			
Las Vegas, NV 89102	Las Vegas, NV 89102			
Barclays Bank Delaware	Barclays Bank Delaware	CreditCard		22,956.00
Attention: Bankruptcy	Attention: Bankruptcy			
Po Box 1337	Po Box 1337			
Philadelphia, PA 19101	Philadelphia, PA 19101			
Wells Fargo	Wells Fargo	CheckCreditOrLine		4,061.00
Po Box 60510	Po Box 60510	OfCredit		
Los Angeles, CA 90060	Los Angeles, CA 90060			
Wells Fargo Hm Mortgag	Wells Fargo Hm Mortgag	3070 N. Colt Road,		777,225.00
8480 Stagecoach Cir	8480 Stagecoach Cir	Duck Creek Village,		
Frederick, MD 21701	Frederick, MD 21701	UT 84762		(500,000.00
				secured)

B4 (Offic	ial Form 4) (12/07) - Cont.			
In re	Brian K Fink Jean M Fink		Case No.	
		Debtor(s)	•	

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]

# DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

We, **Brian K Fink** and **Jean M Fink**, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.

Date	November 26, 2012	Signature	/s/ Brian K Fink
			Brian K Fink
			Debtor
Date	November 26, 2012	Signature	/s/ Jean M Fink
		C	Jean M Fink
			Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B6 Summary (Official Form 6 - Summary) (12/07)

# United States Bankruptcy Court District of Nevada

In re	Brian K Fink,		Case No.	
	Jean M Fink			
_		Debtors	Chapter	11

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	1,225,000.00		
B - Personal Property	Yes	4	562,426.04		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		1,752,225.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		149,028.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			14,360.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			13,971.78
Total Number of Sheets of ALL Schedu	ıles	20			
	To	otal Assets	1,787,426.04		
			Total Liabilities	1,901,253.00	

Form 6 - Statistical Summary (12/07)

# United States Bankruptcy Court District of Nevada

In re	Brian K Fink,		Case No	
	Jean M Fink			
_		Debtors	Chapter	11

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 16)	14,360.00
Average Expenses (from Schedule J, Line 18)	13,971.78
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	21,633.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		277,225.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		149,028.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		426,253.00

### Case 12-23035-abl Doc 1 Entered 11/26/12 15:11:26 Page 18 of 53

B6A (Official Form 6A) (12/07)

In re	Brian K Fink,	Case No.
III IE	Dilali K Filik,	Case No.
	Jean M Fink	

### Debtors

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
9905 Moon Valley Place, Las Vegas, NV 89134		С	975,000.00	975,000.00
3070 N. Colt Road, Duck Creek Village, UT 84762 (Transferred interest to business partner 11/2012)		С	250,000.00	777,225.00

Sub-Total > **1,225,000.00** (Total of this page)

Total > 1,225,000.00

-,\_\_,

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re	Brian K Fink,	Case No.
	Jean M Fink	

Debtors

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	х		
2.	Checking, savings or other financial accounts, certificates of deposit, or	Bank of Nevada Checking account number ending in 5202	С	1.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit	Chase Checking Account number ending 9955	С	9,522.00
	unions, brokerage houses, or cooperatives.	Lincoln USDA Federal Credit Union - Savings Account ending in 3248	С	110.43
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Furniture, appliances, electronics Location: 9905 Moon Valley Place, Las Vegas, NV 89134	С	10,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Art, Books Location: 9905 Moon Valley Place, Las Vegas, NV 89134	С	1,000.00
6.	Wearing apparel.	Clothing Location: 9905 Moon Valley Place, Las Vegas, NV 89134	С	5,000.00
7.	Furs and jewelry.	Fur Coat, Wedding Rings and Jewerlry Location: 9905 Moon Valley Place, Las Vegas, NV 89134	С	5,000.00
8.	Firearms and sports, photographic, and other hobby equipment.	Shotgun and Camera Location: 9905 Moon Valley Place, Las Vegas, NV 89134	С	1,500.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	ING/Reliastar Life Term life insurance policy Brian K. Fink Policy no. ending in 344G Annual Premium \$3,175.00	С	0.00
			Sub-Tot	al > <b>32,133.43</b>

**3** continuation sheets attached to the Schedule of Personal Property

(Total of this page)

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Brian K Fink,
	Jean M Fink

### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
	MONY Life Term Life insurance policy Brian K. Fink Policy no. ending in 5205 Annual Premium \$1,120.00	С	0.00
	ING/Reliastar Life Term Life insurance policy Jean M. Fink Policy no. ending in 347R Annual Premium \$640.00	С	0.00
	MONY Life Term life insurance policy Jean M. Fink Policy no. ending in 5413 Annual Premium \$385.00	С	0.00
10. Annuities. Itemize and name each issuer.	x		
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X		
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Southwest Pension Services, Inc. Brian Fink Account ending in 5707	С	363,450.15
	TriCor Financial, LLC The BJF Family Trust Brian K. Fink and Jean M. Fink, Trustees Account ending in 8066	С	0.01
	TriCor Financial, LLC Jean M. Fink Account ending in 3630	С	57,342.45
13. Stock and interests in incorporated	Edmond Russell Triangle, LLC	С	0.00
and unincorporated businesses. Itemize.	Go 8 Investors, LLC (Lavo Vegas)	С	0.00
	Go 6 Investors, LLC (Lavo, NYC)	С	0.00
	Klai Juba Architents, Ltd.	С	71,000.00

Sub-Total > 491,792.61 (Total of this page)

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Brian K Fink,
	Jean M Fink

### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

		(11.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1		
	Type of Property	N O Description and Location of E	John, or	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
14.	Interests in partnerships or joint ventures. Itemize.	х		
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	x		
16.	Accounts receivable.	X		
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x		
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X		
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x		
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X		
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X		
22.	Patents, copyrights, and other intellectual property. Give particulars.	X		
23.	Licenses, franchises, and other general intangibles. Give particulars.	NV/AZ Architectural Licenses	С	0.00
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X		
			Sub-Tota (Total of this page)	al > <b>0.00</b>

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Brian K Fink,
	Jean M Fink

### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
25. Automobiles, trucks, trailers, and	2006 Mercedes S430	С	21,000.00
other vehicles and accessories.	2005 Range Rover	С	17,500.00
26. Boats, motors, and accessories.	x		
27. Aircraft and accessories.	x		
28. Office equipment, furnishings, and supplies.	x		
29. Machinery, fixtures, equipment, and supplies used in business.	x		
30. Inventory.	x		
31. Animals.	x		
32. Crops - growing or harvested. Give particulars.	x		
33. Farming equipment and implements.	x		
34. Farm supplies, chemicals, and feed.	x		
35. Other personal property of any kind not already listed. Itemize.	x		

Sub-Total > 38,500.00 (Total of this page)

Total > **562,426.04** 

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/10)

In re	Brian K Fink,	Case No.
	Jean M Fink	

### Debtors

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafte
☐ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
■ 11 U.S.C. 8522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
Checking, Savings, or Other Financial Accounts, C Bank of Nevada Checking account number	Certificates of Deposit Nev. Rev. Stat. § 21.090(1)(g)	1.00	1.00	
ending in 5202	11011 11011 01011 3 2 11000(1)(9)			
Chase Checking Account number ending 9955	Nev. Rev. Stat. § 21.090(1)(g)	9,522.00	9,522.00	
Lincoln USDA Federal Credit Union - Savings Account ending in 3248	Nev. Rev. Stat. § 21.090(1)(g)	110.43	110.43	
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans Southwest Pension Services, Inc. Nev. Rev. Stat. § 21.090(1)(r) 363,450.15 363,450.15				
Brian Fink Account ending in 5707	1001 1001 Olding 211000(1)(1)	300,400.110	300,400.10	
TriCor Financial, LLC The BJF Family Trust	Nev. Rev. Stat. § 21.090(1)(r)	0.01	0.01	
Brian K. Fink and Jean M. Fink, Trustees Account ending in 8066				
TriCor Financial, LLC Jean M. Fink	Nev. Rev. Stat. § 21.090(1)(r)	55,733.51	57,342.45	
Account ending in 3630				
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2006 Mercedes S430	Nev. Rev. Stat. § 21.090(1)(f)	21,000.00	21,000.00	

Total: 449,817.10 451,426.04 B6D (Official Form 6D) (12/07)

•		
In re	Brian K Fink,	Case No.
	Jean M Fink	

Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGEN	LIQUI	I SP UT E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxx3047			Opened 7/01/08 Last Active 4/01/12	Т	D A T E D			
Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701		С	Secured Mortgage 9905 Moon Valley Place, Las Vegas, NV 89134					
	┛		Value \$ 975,000.00			Ш	975,000.00	0.00
Account No. xxxxxxxxx7197			Opened 1/01/08 Last Active 8/02/12					
Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701	x	С	Secured Mortgage 3070 N. Colt Road, Duck Creek Village, UT 84762					
			Value \$ 500,000.00				777,225.00	277,225.00
Account No.			Value \$	-				
Account No.						П		
			Value \$	_				
continuation sheets attached	•		S (Total of the	ubi his			1,752,225.00	277,225.00
			(Report on Summary of Sc		ota lule		1,752,225.00	277,225.00

B6E (Official Form 6E) (4/10)

٠		
In re	Brian K Fink,	Case No
	Jean M Fink	
_		Debtors

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

0 continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

### Case 12-23035-abl Doc 1 Entered 11/26/12 15:11:26 Page 26 of 53

B6F (Official Form 6F) (12/07)

In re	Brian K Fink, Jean M Fink	Case No.
_		Debtors

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	С	Н	usband, Wife, Joint, or Community	С	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM	ONTINGEN	L Q U	Į U	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxx8971			Opened 10/01/01 Last Active 2/01/04 CreditCard	T	T E D		
American Express American Express Special Research Po Box 981540 El Paso, TX 79998		н					0.00
Account No. xxxxxxxxxxx6649			Opened 2/01/95 Last Active 6/02/12		<u> </u>		
Bank Of America Po Box 982235 El Paso, TX 79998		С	CreditCard				
2745	_		Opened 5/04/02 Leat Asting 5/04/42		1		24,732.00
Account No. xxxxxxxxxxxx2715  Bank Of America Attention: Recovery Department 4161 Peidmont Pkwy. Greensboro, NC 27410		С	Opened 5/01/03 Last Active 6/04/12 CreditCard				
Account No. www.www.www.www.0000			Opened 5/04/09 Leet Aptive 7/00/42				22,465.00
Account No. xxxxxxxxxxxxxxxxx0608  Bank Of Nevada 2700 W Sahara Ave Las Vegas, NV 89102		С	Opened 6/01/08 Last Active 7/09/12 Unsecured				74.044.00
				C1	<u></u>		74,814.00
6 continuation sheets attached			(Total o	Sub f this			122,011.00

B6F (Official Form 6F) (12/07) - Cont.

In re	Brian K Fink,	Case No.
_	Jean M Fink	

	С	11	shand Wife laint or Community	16	111	Ь	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	0 0	I Sっし	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	QUL		AMOUNT OF CLAIM
Account No. xxxxx5989			Opened 8/01/01 Last Active 5/02/05	Т	D A T E D		
Bank Of The West 2527 Camino Ramon San Ramon, CA 94583		Н	Automobile		D		0.00
Account No. xxxxxxxxxxx3854	Н		Opened 6/01/05 Last Active 6/02/12				
Barclays Bank Delaware Attention: Bankruptcy Po Box 1337 Philadelphia, PA 19101		С	CreditCard				22,956.00
Account No. xxx2553			Opened 8/01/97 Last Active 3/01/03				·
Bk Of Amer Attn: Bankruptcy/MC: NC4-105-03-14 Po Box 26012 Greensboro, NC 27410		С	ConventionalRealEstateMortgage				0.00
Account No. xxxxxxxx8693			Opened 7/01/06 Last Active 10/09/08				
Chase Po Box 901039 Fort Worth, TX 76101		н	CreditLineSecured				0.00
Account No. xxxxxxxx2511	$\vdash$		Opened 12/01/04 Last Active 7/10/06		$\vdash$		0.00
Chase Po Box 901039 Fort Worth, TX 76101		Н	CreditLineSecured				0.00
Sheet no1 of _6 sheets attached to Schedule of				Subt	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				22,956.00

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Brian K Fink,	Case No.
	Jean M Fink	

	16	T			1	T <sub>E</sub>	ı
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O O N T I N G E N	L Q U	I S P U T E	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx7563			Opened 9/27/03 Last Active 9/24/05	٦	T E D		
Citibank / Sears Citicard Credit Srvs/Centralized Bankrup Po Box 20363 Kansas City, MO 64195		С	CreditCard				0.00
Account No. xxxxxxxx0348			Opened 6/01/93 Last Active 1/20/02		T		
Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		w	CreditCard				0.00
Account No. xxxxxxxxxx0303	╁		Opened 3/01/03 Last Active 10/01/03		+		0.00
Citimortgage Inc Po Box 9438,dept 0251 Gaithersburg, MD 20898		С	ConventionalRealEstateMortgage				0.00
Account No. xxxxxxx0701	╁		Opened 1/01/94 Last Active 12/30/05	+	+	╁	
Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202		н	NoteLoan				0.00
Account No. xxx9201	+	$\vdash$	Opened 7/01/95 Last Active 12/30/05	+	+	-	
Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202		w	NoteLoan				0.00
Sheet no. <b>2</b> of <b>6</b> sheets attached to Schedule o	f	<u> </u>		Sub	tota	al	_
Creditors Holding Unsecured Nonpriority Claims			(Total o				0.00

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Brian K Fink,	Case No
_	Jean M Fink	<u> </u>

	_	_		_			T
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXFLXGEX	υ I	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxx9201			Opened 7/13/95 Last Active 12/30/05	٦Ÿ	D A T E D		
Colorado Student Loa/College Assist 1560 Broadway Ste. 1700 Denver, CO 80202	-	w	NoteLoan		D		0.00
Account No. xxxxxxxxxxxxx2001	t		Opened 6/01/98 Last Active 3/01/03				
Ditech.com Attn: Bankruptcy 1100 Virginia Dr Fort Washington, PA 19034		С	InstallmentLoan				0.00
Account No. xxxxxxxxx1520	T		Opened 9/01/96 Last Active 11/07/06		L		
Dsnb Macys Po Box 8218 Mason, OH 45040		С	ChargeAccount				0.00
Account No. xxxxxx3924	╁		Opened 4/01/05 Last Active 7/03/08			$\vdash$	3.00
Firstar/US Bank Us Bank Bankruptcy Dept Po Box 5229 Cincinnati, OH 45201		н	Lease				0.00
Account No. xxxxxxxxxxx1181	f		Opened 1/13/04 Last Active 7/27/05		$\vdash$	$\vdash$	
Gecrb/care Credit C/o Po Box 965036 Orlando, FL 32896		w	ChargeAccount				0.00
Sheet no. <b>3</b> of <b>6</b> sheets attached to Schedule of	<u> </u>			Sub	tota		0.00
Creditors Holding Unsecured Nonpriority Claims			(Total of				0.00

B6F (Official Form 6F) (12/07) - Cont.

In re	Brian K Fink,	Case No.
_	Jean M Fink	

CDEDITORIS MANG	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTLNGEN	UNLIQUIDA	I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx3903			Opened 10/11/07 Last Active 11/07/08	7	E		
Gecrb/lane Furniture Po Box 981439 El Paso, TX 79998		Н	ChargeAccount		D		0.00
Account No. xxxxxxxx0125	╁		Opened 11/01/00 Last Active 6/11/01 ChargeAccount	+			0.00
GEMB / HH Gregg Attention: Bankruptcy Po Box 103104 Roswell, GA 30076		Н					
							0.00
Account No. xxxxxxxx1526  GEMB/ Dillards Attn: Bankruptcy Po Box 103104 Roswell, GA 30076		w	Opened 12/01/96 Last Active 12/14/99 ChargeAccount				0.00
Account No. xxxxxxxxxxxxx1824  Gemb/avb Brandsource Attention: Bankruptcy Po Box 103104 Roswell, GA 30076		С	Opened 11/30/03 Last Active 7/03/05 ChargeAccount				0.00
Account No. xxxxxxxxxxxxx9242  Gemb/JC Penny Attention: Bankruptcy Po Box 103104 Roswell, GA 30076		н	Opened 11/17/02 Last Active 9/01/05 ChargeAccount				0.00
Sheet no4 of _6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-	·	(Total of	Sub			0.00

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Brian K Fink,	Case No.
	Jean M Fink	

	1 ~	1		1 -	<u> </u>	1-	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		ا ر ا ا ر	I S P U T E	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx0234			Opened 9/22/03 Last Active 5/17/05		E		
Hsbc/mitsu Po Box 5253 Carol Stream, IL 60197		н	ChargeAccount		C		0.00
Account No. xxxxxxxxx7334	╁		Opened 9/01/03 Last Active 9/26/08		+	+	
Indymac Bank/Onewest bank Attn:Bankruptcy 2900 Esperanza Crossing Austin, TX 78758		С	ConventionalRealEstateMortgage				0.00
Account No. xxxxxxxxxxx5182	╀		Opened 9/01/03 Last Active 3/30/05	_	+	-	0.00
Indymac Bank/Onewest bank Attn:Bankruptcy 2900 Esperanza Crossing Austin, TX 78758		С	CreditLineSecured				0.00
Account No. xx4801	╁		Opened 9/01/00 Last Active 4/18/05		+		
Lincoln Usda Fed Cred Room 313 Federal Building U.S. Courthouse Lincoln, NE 68508		С	PartiallySecured				0.00
Account No. xxxxxxx5102	╁		Opened 6/26/94 Last Active 12/01/94		+	+	
Pier 1/NB/Chase Chase Card Services/Attention: Bankruptc Po Box 15298 Wilmington, DE 19850		н	ChargeAccount				0.00
Sheet no. <b>5</b> of <b>6</b> sheets attached to Schedule of				Sul	otot	al	
Creditors Holding Unsecured Nonpriority Claims			(Total				0.00

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Brian K Fink,	Case No.	
	Jean M Fink		

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu:	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	I QUI	DISPUTED	AMO	OUNT OF CLAIM
Account No. xxxxx3056			Opened 11/01/96 Last Active 2/06/03 ChargeAccount	٦	E D			
Victoria's Secret Attention: Bankruptcy Po Box 182125 Columbus, OH 43218		С	ChargeAccount					0.00
Account No. xxx3999		$\vdash$	Opened 12/19/95 Last Active 10/27/08	$\dagger$	T	T		
Von Maur Attn: Credit Dept 6565 Brady St. Davenport, IA 52806		С	ChargeAccount					0.00
		╄	0.0040	oppi	╄			0.00
Account No. xxxxxx7290  Wells Fargo Po Box 60510 Los Angeles, CA 90060		С	Opened 10/01/00 Last Active 8/09/12 CheckCreditOrLineOfCredit					
								4,061.00
Account No. xxxxxxxxxxxx0001	T		Opened 10/01/00 Last Active 12/01/02	T	T			
Wells Fargo Po Box 60510 Los Angeles, CA 90060		С	CheckCreditOrLineOfCredit					
		Ļ		$\perp$	L	L	<u> </u>	0.00
Account No. xxxxxx0109  Wells Fargo Card Ser 1 Home Campus 3rd Floor Des Moines, IA 50328		С	Opened 10/01/02 Last Active 11/24/02 CreditCard					0.00
Sheet no. <u>6</u> of <u>6</u> sheets attached to Schedule of Subtotal							4.064.00	
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)		4,061.00
			(Report on Summary of S		Γota dule			149,028.00

B6G (Official Form 6G) (12/07)

-	
In	re

Brian K Fink, Jean M Fink

Case No.		

Debtors

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

24 Hour Fitness PO Box 31001-1293 Pasadena, CA 91110

Pasadena, CA 91110

AT&T Mobility PO Box 6463 Carol Stream, IL 60197-6463 Cell phone contract

**Gym Membership** 

B6H (Official Form 6H) (12/07)

In	re
111	10

Brian K Fink, Jean M Fink

Case No.		

#### Debtors

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

### NAME AND ADDRESS OF CODEBTOR

Julie Dunkeson 9628 Grand Isle Lane Las Vegas, NV 89144 Joint owner on property located in Utah

Mark Dunkeson 9628 Grand Isle Lane Las Vegas, NV 89144 Joint owner on property located in Utah NAME AND ADDRESS OF CREDITOR

Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701

Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701

B6I (Offi	cial Form 6I) (12/07)			
	Brian K Fink			
In re	Jean M Fink		Case No.	
		Debtor(s)		

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DI	EBTOR AND SE	POUSE		
Married	RELATIONSHIP(S): Daughter Son Daughter	AGE(S): 11 5 8			
<b>Employment:</b>	DEBTOR		SPOUSE		
Occupation	Architect				
Name of Employer	Klai Juba Architects				
How long employed	16 years				
Address of Employer	4444 W. Russell Road, Suite J Las Vegas, NV 89118				
INCOME: (Estimate of average or	projected monthly income at time case filed)		DEBTOR		SPOUSE
	d commissions (Prorate if not paid monthly)	\$	21,633.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$_	21,633.00	\$	N/A
4. LESS PAYROLL DEDUCTION  a. Payroll taxes and social sec b. Insurance c. Union dues d. Other (Specify):  401		\$ _ \$ _ \$ _ \$ _	5,470.00 855.00 0.00 948.00	\$ \$ \$	N/A N/A N/A N/A
		- \$ _	0.00	\$	N/A
5. SUBTOTAL OF PAYROLL DE	EDUCTIONS	\$_	7,273.00	\$	N/A
6. TOTAL NET MONTHLY TAK	E HOME PAY	\$	14,360.00	\$	N/A
7. Regular income from operation	of business or profession or farm (Attach detailed statemen	t) \$	0.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
<ul><li>10. Alimony, maintenance or support dependents listed above</li><li>11. Social security or government and account of the security of t</li></ul>	ort payments payable to the debtor for the debtor's use or the	nat of \$	0.00	\$	N/A
(0 :0)		\$	0.00	\$	N/A
(Specify).		-	0.00	\$ <del></del>	N/A
12. Pension or retirement income		-	0.00	\$ <del></del>	N/A
13. Other monthly income		Ψ_	0.00	Ψ	14/74
(Specify):		\$	0.00	\$	N/A
(~F)/-		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7 THE	ROUGH 13	\$	0.00	\$	N/A
15. AVERAGE MONTHLY INCO	OME (Add amounts shown on lines 6 and 14)	\$	14,360.00	\$	N/A
16. COMBINED AVERAGE MO	NTHLY INCOME: (Combine column totals from line 15)		\$	14,360	.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J	(Officia	al Fori	n 6	<b>J</b> ) (1	2/07)
	E	3rian	Κ	Finl	K

In re	Brian K Fink Jean M Fink		Case No.	
		Debtor(s)		

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate expenditures labeled "Spouse."	e household. Comple	te a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	6,611.78	
a. Are real estate taxes included? Yes X No	1		
b. Is property insurance included? Yes No	<u> </u>		
2. Utilities: a. Electricity and heating fuel		\$	600.00
b. Water and sewer		\$	265.00
c. Telephone		\$	200.00
d. Other See Detailed Expense Attachment		\$	934.00
3. Home maintenance (repairs and upkeep)		\$	750.00
4. Food		\$	1,000.00
5. Clothing		\$	500.00
6. Laundry and dry cleaning		\$	150.00
7. Medical and dental expenses		\$	100.00
8. Transportation (not including car payments)		\$	800.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	250.00
10. Charitable contributions		\$	80.00
11. Insurance (not deducted from wages or included in home mortgage payments)		·	
a. Homeowner's or renter's		\$	235.00
b. Life		\$	417.00
c. Health		\$	0.00
d. Auto		\$	229.00
e. Other		\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)			
(Specify)		\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to b	e included in the		
plan)		¢	0.00
a. Auto		\$	0.00
b. Other		<b>5</b>	
c. Other		\$	0.00
14. Alimony, maintenance, and support paid to others		\$	0.00
15. Payments for support of additional dependents not living at your home	•	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed	d statement)	\$	0.00
17. Other Sports/Music - Children		\$	850.00
Other		\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summar if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	13,971.78	
19. Describe any increase or decrease in expenditures reasonably anticipated to occufollowing the filing of this document:	ır within the year		
20. STATEMENT OF MONTHLY NET INCOME		ī	
a. Average monthly income from Line 15 of Schedule I		\$	14,360.00
b. Average monthly expenses from Line 18 above		\$	13,971.78
c. Monthly net income (a. minus b.)		\$	388.22

B6J (Off	icial Form 6J) (12/07)			
In re	Brian K Fink Jean M Fink		Case No.	
		Debtor(s)		

# $\frac{\textbf{SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)}}{\textbf{Detailed Expense Attachment}}$

Cox: cable and Internet	\$ 378.00
HOA dues: 9905 Moon Valley Place, LV, NV	\$ 500.00
ADT Security	\$ 56.00
Total Other Utility Expenditures	\$ 934.00

B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court District of Nevada**

In re	Jean M Fink		Case No.		
		Debtor(s)	Chapter	11	
				_~	
		DECLARATION CONCERNING DEBTOR	R'S SCHEDULI	ES	
		DECLARATION UNDER PENALTY OF PERJURY BY I	INDIVIDUAL DEE	BTOR	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (04/10)

## United States Bankruptcy Court District of Nevada

In re	Brian K Fink Jean M Fink		Case No.	
-		Debtor(s)	Chapter	11

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$338,152.00 2010 Tax Return \$569,625.00 2011 Tax Return \$128,024.04 2012 YTD Income

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

**SOURCE** 

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL **OWING** 

2

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATES OF PAYMENTS/ **TRANSFERS**

PAID OR VALUE OF **TRANSFERS** 

**AMOUNT** 

AMOUNT STILL **OWING** 

NAME AND ADDRESS OF CREDITOR

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING** 

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

BENEFIT PROPERTY WAS SEIZED

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION Lied Discovery Childrens Museum 833 Las Vegas Boulevard North Las Vegas, NV 89101 RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

Pledge to Now..TO... WOW! Campaign - Total pledged 2010-2014 \$50,000.00 \$10,000.00 paid to date

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

AMOUNT OF MONEY

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

DATE OF DAVMENT

NAME AND ADDRESS OF PAYEE The Schwartz Law Firm	NAME OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 3/16/12	OR DESCRIPTION AND VALUE OF PROPERTY \$2,500.00
6623 Las Vegas Blvd., South Ste.300 Las Vegas, NV 89119	<b>0.10.1</b>	<del></del>
The Schwartz Law Firm 6623 Las Vegas Blvd., South Ste.300 Las Vegas, NV 89119	6/25/12	\$4,000.00
The Schwartz Law Firm 6623 Las Vegas Blvd., South Ste.300 Las Vegas, NV 89119	8/9/12	\$1,000.00
The Schwartz Law Firm 6623 Las Vegas Blvd., South Ste.300	10/12/12	\$10,000.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

Mark and Julie Dunkeson 9628 Grand Isle Lane Las Vegas, NV 89144

Las Vegas, NV 89119

Joint ownership in Utah property

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

November 2012 Transfer of 50% ownership in: 3070 N. Colt

Avenue, Duck Creek Village, UT 84762 Debtor's interest in property was zero.

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

a date of shimter device of which the deotor is a beneficial

NAME OF TRUST OR OTHER

DEVICE

AMOUNT OF MONEY OR DESCRIPTION AND
VALUE OF PROPERTY OR DEBTOR'S INTEREST

TRANSFER(S) IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

Wells Fargo

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Checking account #5668

AMOUNT AND DATE OF SALE OR CLOSING

\$0.00 3/12/2012

Wells Fargo Savings #5913 \$0.00 3/12/2012

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

**ENVIRONMENTAL** LAW

6

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

**ENVIRONMENTAL** 

LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18 . Nature, location and name of business

LAST FOUR DIGITS OF

None

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME Edmond Russell Triangle, LLC	SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN 26-0625365	ADDRESS 6325 South Jones Blvd. Suite 450 Las Vegas, NV 89118	NATURE OF BUSINESS Investment	BEGINNING AND ENDING DATES 8/31/07 to current
Go 8 Investors, LLC (Lavo Vegas)	26-0799529	4444 W. Russell Road, Suite J Las Vegas, NV 89118	Investment	6/11/07 to current
Go 6 Investors, LLC (Lavo, NYC)	27-1185035	4444 W. Russell Road, Suite J Las Vegas, NV 89118	Investment	10/2/09 to current
Klai Juba Architects, Ltd.	88-0345158	4444 W. Russell Road, Suite J Las Vegas, NV 89118	Architects	8/14/95 to current

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	November 26, 2012	Signature	/s/ Brian K Fink
			Brian K Fink
			Debtor
Date	November 26, 2012	Signature	/s/ Jean M Fink
	_		Jean M Fink
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

### United States Bankruptcy Court District of Nevada

In re	Brian K Fink Jean M Fink		Case No.		
		Debtor(s)	Chapter	11	
	DISCLOSURE OF COMPENSAT	ION OF ATTO	RNEY FOR DE	CBTOR(S)	
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				
				0.00	
	Prior to the filing of this statement I have received			0.00	
	Balance Due		\$	0.00	
2.	<b>0.00</b> of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed compensation	with any other person	n unless they are member	pers and associates of my law firm.	
	☐ I have agreed to share the above-disclosed compensation wit copy of the agreement, together with a list of the names of the				
6.	In return for the above-disclosed fee, I have agreed to render leg	gal service for all aspec	cts of the bankruptcy c	ase, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. [Other provisions as needed]</li> </ul>				
7.	By agreement with the debtor(s), the above-disclosed fee does no See The Schwartz Law Firm's detailed retention earned.			monies received and fees	
	CER	TIFICATION			
	I certify that the foregoing is a complete statement of any agreement ankruptcy proceeding.	nent or arrangement fo	r payment to me for re	presentation of the debtor(s) in	
Date	d: November 26, 2012	The Schwartz La 6623 Las Vegas Las Vegas, NV 8	rartz. Esq. 10985 aw Firm, Inc. Blvd. South, Suite 9119 Fax: (702) 385-274		

### United States Bankruptcy Court District of Nevada

In re	Brian K Fink Jean M Fink		Case No.	
		Debtor(s)	Chapter 11	
	VERI	IFICATION OF CREDITOR	MATRIX	
Γhe ab	ove-named Debtors hereby verify the	hat the attached list of creditors is true and co	orrect to the best of the	ir knowledge.
Date:	November 26, 2012	/s/ Brian K Fink		
		Brian K Fink		
		Signature of Debtor		
Date:	November 26, 2012	/s/ Jean M Fink		
		Jean M Fink		

Signature of Debtor

Brian K Fink Jean M Fink 9905 Moon Valley Place Las Vegas, NV 89134

Samuel A. Schwartz. Esq. The Schwartz Law Firm, Inc. 6623 Las Vegas Blvd. South, Suite 300 Las Vegas, NV 89119

United States Trustee 300 Las Vegas Blvd. South #4300 Las Vegas, NV 89101

Dept of Employment, Training and Rehab Employment Security Division 500 East Third Street Carson City, NV 89713

Nevada Dept of Taxation, BK Section 555 E. Washington Ave. #1300 Las Vegas, NV 89101

Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101-7346

Clark County Assessor c/o Bankruptcy Clerk 500 S Grand Central Pkwy Box 551401 Las Vegas, NV 89155-1401

Clark County Treasurer c/o Bankruptcy Clerk 500 S Grand Central Parkway PO Box 551220 Las Vegas, NV 89155-1220

State of Nevada Dept. of Motor Vehicles Attn: Legal Division 555 Wright Way Carson City, NV 89711

24 Hour Fitness PO Box 31001-1293 Pasadena, CA 91110

American Express Acct No xxxxxxxxxxxxxx8971 American Express Special Research Po Box 981540 El Paso, TX 79998 AT&T Mobility PO Box 6463 Carol Stream, IL 60197-6463

Bank Of America Acct No xxxxxxxxxxx6649 Po Box 982235 El Paso, TX 79998

Bank Of America Acct No xxxxxxxxxxx2715 Attention: Recovery Department 4161 Peidmont Pkwy. Greensboro, NC 27410

Bank Of Nevada Acct No xxxxxxxxxxxxxxx0608 2700 W Sahara Ave Las Vegas, NV 89102

Bank Of The West Acct No xxxxx5989 2527 Camino Ramon San Ramon, CA 94583

Barclays Bank Delaware Acct No xxxxxxxxxx3854 Attention: Bankruptcy Po Box 1337 Philadelphia, PA 19101

Bk Of Amer Acct No xxx2553 Attn: Bankruptcy/MC: NC4-105-03-14 Po Box 26012 Greensboro, NC 27410

Chase Acct No xxxxxxxx8693 Po Box 901039 Fort Worth, TX 76101

Chase Acct No xxxxxxxx2511 Po Box 901039 Fort Worth, TX 76101

Citibank / Sears Acct No xxxxxxxxxxxx7563 Citicard Credit Srvs/Centralized Bankrup Po Box 20363 Kansas City, MO 64195 Citibank Sd, Na
Acct No xxxxxxxx0348
Attn: Centralized Bankruptcy
Po Box 20507
Kansas City, MO 64195

Citimortgage Inc Acct No xxxxxxxxxx0303 Po Box 9438,dept 0251 Gaithersburg, MD 20898

Colorado Student Loa/College Assist Acct No xxxxxxx0701 1560 Broadway Ste. 1700 Denver, CO 80202

Colorado Student Loa/College Assist Acct No xxx9201 1560 Broadway Ste. 1700 Denver, CO 80202

Colorado Student Loa/College Assist Acct No xxxxxxx9201 1560 Broadway Ste. 1700 Denver, CO 80202

Ditech.com
Acct No xxxxxxxxxxxx2001
Attn: Bankruptcy
1100 Virginia Dr
Fort Washington, PA 19034

Dsnb Macys Acct No xxxxxxxxx1520 Po Box 8218 Mason, OH 45040

Firstar/US Bank Acct No xxxxxx3924 Us Bank Bankruptcy Dept Po Box 5229 Cincinnati, OH 45201

Gecrb/care Credit Acct No xxxxxxxxxxx1181 C/o Po Box 965036 Orlando, FL 32896

Gecrb/lane Furniture Acct No xxxxxxxxxxx3903 Po Box 981439 El Paso, TX 79998 GEMB / HH Gregg Acct No xxxxxxxx0125 Attention: Bankruptcy Po Box 103104 Roswell, GA 30076

GEMB/ Dillards
Acct No xxxxxxxx1526
Attn: Bankruptcy
Po Box 103104
Roswell, GA 30076

Gemb/avb Brandsource Acct No xxxxxxxxxxx1824 Attention: Bankruptcy Po Box 103104 Roswell, GA 30076

Gemb/JC Penny Acct No xxxxxxxxxxxx9242 Attention: Bankruptcy Po Box 103104 Roswell, GA 30076

Hsbc/mitsu Acct No xxxxxxxxxxx0234 Po Box 5253 Carol Stream, IL 60197

Indymac Bank/Onewest bank Acct No xxxxxxxxx7334 Attn:Bankruptcy 2900 Esperanza Crossing Austin, TX 78758

Indymac Bank/Onewest bank Acct No xxxxxxxxxxx5182 Attn:Bankruptcy 2900 Esperanza Crossing Austin, TX 78758

Lincoln Usda Fed Cred
Acct No xx4801
Room 313
Federal Building U.S. Courthouse
Lincoln, NE 68508

Pier 1/NB/Chase Acct No xxxxxxx5102 Chase Card Services/Attention: Bankruptc Po Box 15298 Wilmington, DE 19850 Victoria's Secret Acct No xxxxx3056 Attention: Bankruptcy Po Box 182125 Columbus, OH 43218

Von Maur Acct No xxx3999 Attn: Credit Dept 6565 Brady St. Davenport, IA 52806

Wells Fargo Acct No xxxxxx7290 Po Box 60510 Los Angeles, CA 90060

Wells Fargo Acct No xxxxxxxxxxxx0001 Po Box 60510 Los Angeles, CA 90060

Wells Fargo Card Ser Acct No xxxxxx0109 1 Home Campus 3rd Floor Des Moines, IA 50328

Wells Fargo Hm Mortgag Acct No xxxxxxxxx3047 8480 Stagecoach Cir Frederick, MD 21701

Wells Fargo Hm Mortgag Acct No xxxxxxxxx7197 8480 Stagecoach Cir Frederick, MD 21701